

Original scientific paper

Evaluating the Discontinuation of India's Supply-Side Affordable Housing Policy for Slum Redevelopment Through Frank Fischer's Lens

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ARTICLE INFO:

Article History:

Received: 19 January 2025

Revised: 28 May 2025

Accepted: 15 June 2025

Available online: 20 June 2025

Keywords:

In-Situ Slum Redevelopment;

Affordable Housing;

Post-Occupancy Evaluation;

Policy Discontinuation;

Frank Fischer Framework.

ABSTRACT

India's In-Situ Slum Redevelopment (ISSR) vertical of the Pradhan Mantri Awas Yojana-Urban was terminated in September 2024 after delivering barely one-quarter of its sanctioned dwellings. This study interrogates that discontinuation through Frank Fischer's four-tier public-policy framework, integrating secondary data, national audits and 109 household surveys across four ISSR sites in Ahmedabad. Contextual analysis confirms that ISSR targeted a genuine housing deficit in agglomerated labour markets, yet technical verification reveals only 23 % completion and persistent infrastructure gaps. Situational validation highlights post-occupancy cost spirals, dysfunctional resident-welfare associations and a statistically significant link ($\chi^2 = 53.4$, $p < 0.001$) between governance quality and maintenance-fee compliance. Societal vindication exposes vertical "poverty traps": 62 % of households face higher living expenses and 41 % report lost informal livelihoods. Ideological review finds the developer-led model over-estimated land-value capture and under-valued community stewardship, echoing global evidence from Jakarta and Cairo. The study concludes that ISSR's failure stems from misaligned economic incentives, weak institutional capacity and neglect of behavioural adaptation. Re-imagined supply-side programmes must pair incremental upgrading and portable subsidies with enforceable post-occupancy governance to preserve agglomeration benefits while ensuring social equity. Findings offer transferable lessons for secondary Indian cities planning future slum-housing interventions.

JOURNAL OF CONTEMPORARY URBAN AFFAIRS (2025), 9(1), 310–329.

<https://doi.org/10.25034/ijcua.2025.v9n1-16>

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Highlights:

- Governance quality strongly predicts maintenance-fee compliance, $\chi^2 = 53.4$, $p < 0.001$.
- ISSR completion rate (23 %) versus sanctioned stock exposes supply-side execution deficits driving policy discontinuation.
- Mixed-methods design combines Frank Fischer's four-tier evaluation with 109 household surveys for robust triangulation.
- Vertical redevelopment raises living costs for 62 % of households, revealing "poverty-trap" risk despite agglomeration gains.
- Study proposes hybrid demand–supply housing model pairing portable subsidies with enforceable post-occupancy governance.

Contribution to the field statement:

Applying Frank Fischer's four-tier framework to India's aborted ISSR programme, this study integrates national audits with household surveys to expose how misaligned incentives, weak governance and post-occupancy cost spirals undermine supply-side housing. It reframes affordable housing success around sustained socio-economic inclusion and proposes a hybrid, context-sensitive policy paradigm for secondary cities nationwide.

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How to cite this article? (APA Style)

Tapadia, D., Soladhara, T., Kulshrestha, S., & Lunawat, R. (2025). Evaluating the discontinuation of India's supply-side affordable housing policy for slum redevelopment through Frank Fischer's lens. *Journal of Contemporary Urban Affairs*, 9(1), 310–329.

<https://doi.org/10.25034/ijcua.2025.v9n1-16>

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The *Journal of Contemporary Urban Affairs* remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.

1. Introduction

1.1 Background & Context

Urbanisation has emerged as a defining feature of the Indian growth story, with cities acting as engines of economic development. Agglomeration economies — the productivity gains resulting from the spatial concentration of people and firms — have been central to this urban dynamism (Agarwalla & D’Souza, 2021). Yet the very density that powers growth can reproduce severe spatial inequities if low-income groups are excluded from well-located housing. Historical scholarship reminds us that slum clearance has long been deployed as a blunt, and often counter-productive, modernisation tool (Shapely, 2017). More recent comparative work shows that informal settlements continue to play crucial—and contested—roles in urban labour markets and housing systems from Chile (Celhay & Gil, 2020) to Nigeria, where sub-standard dwelling conditions now pose measurable public-health risks (Ogbonna et al., 2024). Recognising the acute shortage of affordable housing, the Government of India launched the Pradhan Mantri Awas Yojana-Urban (PMAY-U) in 2015. One of its four verticals, the In-Situ Slum Redevelopment (ISSR) scheme, sought to formalise existing settlements while preserving residents’ proximity to employment centres. This approach echoes international calls for “right-to-stay” solutions rather than peripheral relocation (Mahadevia, Bhatia, & Bhatt, 2018).

ISSR operationalises these aims through a developer-led public-private partnership model, offering private builders free land, saleable floor area and Transferable Development Rights (TDRs) in exchange for constructing no-cost units for registered slum households (Ahmedabad Municipal Corporation, 2017). Comparable strategies are now visible across the Global South, including canal-side upgrading in Chiang Mai’s historic core (Duangputtan & Mishima, 2024) and climate-responsive retrofits of micro-tenement districts in Seoul (Kang & Lyles, 2025). Such cases highlight both the promise and pitfalls of leveraging land value to finance inclusive housing.

However, despite its conceptual strength, ISSR has struggled in practice. It accounts for only 3 per cent of total units sanctioned under PMAY-U and records the lowest completion and occupancy among all verticals (Ministry of Housing & Urban Affairs [MoHUA], 2023). Delays in project execution, governance deficits and post-occupancy failures have raised questions about the model’s long-term sustainability (Urban Development & Urban Housing Department, Government of Gujarat, 2024).

Given the centrality of affordable housing to urban competitiveness—and the mounting evidence that poorly executed slum clearance can undermine both social equity and economic productivity—this study interrogates ISSR through Frank Fischer’s policy-evaluation framework, supported by urban-economic theory and primary fieldwork. Our aim is to assess whether the scheme’s 2024 discontinuation was justified and to distil lessons for future housing policy in India.

1.2 Literature Review

Recent scholarship underscores ISSR’s dual character as a theoretically sound yet practically flawed intervention. Agarwalla and D’Souza (2021) show that in-situ redevelopment aligns with agglomeration economics, whereas the national meta-evaluation by Debarpita Roy and Kundu (2024) exposes systemic implementation failures. Their analysis reveals that ISSR’s reliance on TDRs proved non-viable in 72 per cent of non-metro projects, corroborating Bertaud’s (2021) caution that cross-subsidy models depend on hyper-local demand. Governance hurdles compound these financial risks: a 2023 World Bank audit links ISSR’s average 18-month approval lag (versus six months for Beneficiary-Led Construction) to fragmented municipal capacities.

Comparative urban studies provide further insight. Brazil’s Favela-Bairro reduced re-slumification by 40 per cent through participatory zoning and phased infrastructure investment (Riley et al., 2001), while Kenya’s STP Programme leveraged community land trusts to sustain affordability (UN-Habitat, 2020). Conversely, Egypt’s Ashwa’iyat initiatives collapsed under speculative land grabs (Social Housing & Mortgage Finance Fund, 2019). In Southeast Asia, Thailand’s Baan Mankong programme enjoys iconic status, yet recent vertical adaptations in Bangkok illustrate

challenges of social cohesion and maintenance (Padawangi, 2018). The Chiang Mai canal-side upgrade (Duangputtan & Mishima, 2024) and Seoul's climate-resilient jjokbang-chon retrofit (Kang & Lyles, 2025) broaden this evidence base, demonstrating that technical success depends on embedded community governance and climate-sensitive design.

National reviews echo these concerns. The Standing Committee on Housing & Urban Affairs (2023) notes ISSR's marginal contribution to PMAY-U and highlights factors such as resident reluctance, title disputes and developer opportunism. Gujarat's 2024 evaluation likewise points to inadequate beneficiary consultation, leading to litigation and social disruption.

Finally, lessons from Jakarta's Kampung Deret reveal the fragility of PPP models when rapid urban densification proceeds without sustained institutional backing (Padawangi, 2018). Together, these studies reinforce the argument that long-term housing sustainability requires not only construction incentives but also post-occupancy capacity-building, affordability safeguards and participatory land governance, particularly in the rapidly urbanising Global South (UN-Habitat, 2015).

1.3 Gap in the Literature

Slum-redevelopment scholarship in India has documented land economics, governance arrangements, and displacement risks in detail; yet it rarely follows projects beyond unit allocation or construction completion. The post-occupancy phase—especially in secondary cities—remains chronically under-examined, notwithstanding mounting evidence of spiralling maintenance costs, service breakdowns, and resident disengagement. One reason is methodological: official monitoring privileges delivery metrics over long-term habitability, and the current policy mandates that only *ten per cent* of completed dwellings—across all PMAY-U verticals—undergo any form of post-occupancy evaluation. Consequently, significant data gaps persist and spatial inequities widen.

Moreover, the bulk of extant research focuses on megacities such as Mumbai, Ahmedabad, and Delhi, where institutional capacity and civil society oversight are relatively strong. Secondary cities seldom enjoy comparable scaffolding, rendering supply-side interventions like ISSR more vulnerable to post-occupancy failure. Effective implementation presupposes both robust municipal finance and sustained political commitment—conditions seldom met outside metropolitan cores. By foregrounding cost spirals and socio-institutional breakdowns in such contexts, this paper adds a *missing dimension* to housing-policy evaluation: one that judges success not simply by units delivered but by the quality of life they sustain over time.

1.4 Research Objectives

Although ISSR embodied a theoretically sound, market-driven approach to preserving agglomeration economies, its discontinuation in 2024 reveals a critical paradox: policies underpinned by compelling macroeconomic logic can fail when institutional realities and ground-level complexities are misread. To interrogate this paradox, the study pursues four objectives:

1. Critically assess the effectiveness of ISSR as a supply-side response to India's affordable housing deficit.
2. Identify post-occupancy challenges faced by ISSR beneficiaries, drawing on field-survey evidence from Ahmedabad.
3. Analyse the urban-economics factors that precipitated the scheme's termination.
4. Derive lessons for re-imagining supply-side housing policies in rapidly urbanising regions.

These translate into the following research questions:

- **RQ1:** To what extent did ISSR realise its supply-side vision before cancellation?
- **RQ2:** Which post-occupancy and systemic challenges most strongly contributed to its demise, despite its alignment with agglomeration-economy theory?
- **RQ3:** Which concepts from urban-economic theory best explain ISSR's discontinuation?

ISSR's collapse also epitomises a broader policy dilemma: how to craft interventions that are both financially attractive to developers *and* socially equitable for low-income residents. By using Gujarat as a critical case, the paper unpacks the financial, governance, and community-level

fractures that prevented the model—successful in Mumbai’s high land-value context (Weinstein, 2014)—from scaling nationally.

1.5 Significance and Structure of the Paper

Applying Frank Fischer’s four-stage policy-evaluation framework, this study links housing-delivery outcomes to macro-urban processes such as agglomeration. While operational shortcomings of ISSR have been widely catalogued, little scholarship explores their implications for the sustainable functioning of India’s urban economies. Existing post-occupancy evaluations focus mainly on energy or technical metrics, neglecting behavioural and social dimensions critical to liveability (Bai et al., 2022).

By situating ISSR within its broader economic ecology, this paper seeks to:

- Illuminate how incentive structures embedded in supply-side PPP models can generate unsustainable occupancy outcomes—even when projects are technically complete.
- Alert policy-makers and urban planners to the socio-institutional factors that can compromise post-occupancy performance.
- Advocate for a re-designed supply-side framework that retains ISSR’s pro-poor intent while mitigating its structural weaknesses.

2. Methodology

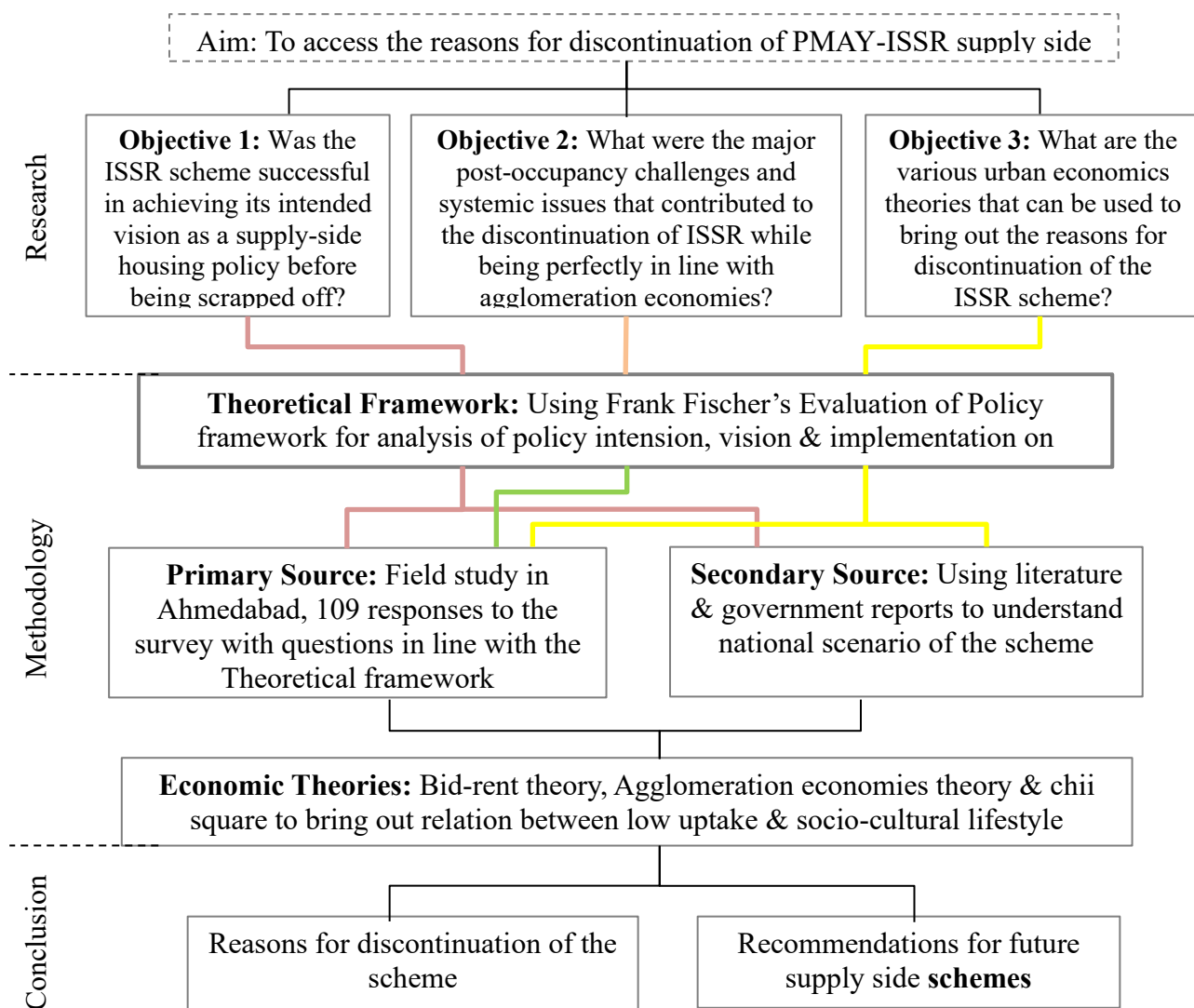


Figure 1. Methodology & expected outcome of the study.

This study employs a mixed-method approach, Inspired by (Ratnasari & Sudradjat, 2023) combining theoretical policy evaluation with empirical data analysis. This paper adopts a qualitative policy analysis approach, using Frank Fischer's *Evaluation of Public Policy* framework to assess the effectiveness of supply-side housing policy within agglomeration economies. The four-tiered structure—comprising technical verification, situational validation, societal vindication, and ideological choice—is used to evaluate the design, implementation, and outcomes of urban housing programs under India's PMAY-U Mission. Policy documents, budget reports, and performance audits from government sources such as the Ministry of Housing and Urban Affairs, as well as state-level implementation reports from Gujarat, form the empirical base of the analysis. Secondary literature—including journal articles, post-occupancy evaluations, and ethnographic studies—was used to critically assess on-ground realities, especially with regard to the ISSR (In-situ Slum Redevelopment) vertical. The methodological focus is interpretive rather than positivist, aiming to understand not just what works, but for whom, under what conditions, and why. Case observations from Ahmedabad were used illustratively to contextualize the national findings and identify policy patterns. (Fischer, 1999)

The paper also utilizes descriptive data such as physical progress indicators (refer to Tables 2.1 and 4.1), financial disbursal timelines, and household-level behaviour metrics (Fig. 4.5 and 4.6) to triangulate findings and ensure internal coherence. Through this layered inquiry, the study identifies how technical success in construction has masked deeper failures in social integration, institutional accountability, and behavioural adaptation.

2.1 Theoretical Framework

The policy analysis is guided by Fischer's model, which enables a multidimensional evaluation of ISSR — examining its relevance in the urban context, the soundness of its technical design, stakeholder dynamics, and the ethical implications of its implementation. Table 1 (presented in Section 3) summarizes this framework as applied to ISSR.

Table 1: Frank Fischer's Policy Evaluation Framework.

Evaluation Level	Key Focus	Indicators Used in Analysis	ISSR Application (Literature)
Contextual	Relevance to the socio-economic context	Urban housing shortage, proximity to economic hubs	ISSR addressed urban housing but was not scaled despite the demand
Technical	Adequacy of instruments and mechanisms	Sanction vs completion ratio, project delays, incentives	ISSR had poor completion (1.49L/4.33L), high non-starters
Political	Stakeholder influence, governance	Consultation reports, relocation resistance, corruption	Slum dwellers excluded; political-commercial priorities dominated
Ethical	Justice, inclusiveness, quality of outcome	Beneficiary satisfaction, post-occupancy survey	Residents faced poor construction, broken promises, weak services

2.2 Secondary Data

Quantitative analysis is drawn from secondary sources, particularly the (Urban Development & Urban Housing Department & Government of Gujarat, 2024) the (MINISTRY OF HOUSING AND URBAN AFFAIRS, 2023), (Urban Development & Urban Housing Department Government of Gujarat, 2020), (Debarpita Roy & Rashmi Kundu, 2024) and housing data from the MoHUA Dashboard. These sources provide insight into the total number of houses sanctioned, constructed, and occupied under ISSR — both nationally and at the state level. Data from these sources are used to construct visual representations, including bar charts, pie charts, and line graphs, to compare sanctioned versus completed housing stock, evaluate state-wise performance, and illustrate demand-supply mismatches in the affordable housing segment.

2.3 Field Study

To assess the ground realities of ISSR projects, a field survey was conducted in selected ISSR sites in Ahmedabad as Total ISSR in sanctioned Gujarat stands at 61 as of 2024 (67% of the total projects sanctioned), and completed projects stand at 29 with 16 in Ahmedabad (Government of Gujarat, 2023). So as the most concentration of the projects were in Ahmedabad, the research gravitated towards doing a field study in the city. The survey used a semi-structured questionnaire targeting slum dwellers who had been relocated under the ISSR scheme. The focus was on identifying post-occupancy challenges, such as housing quality, access to basic services, relocation experiences, and long-term satisfaction.

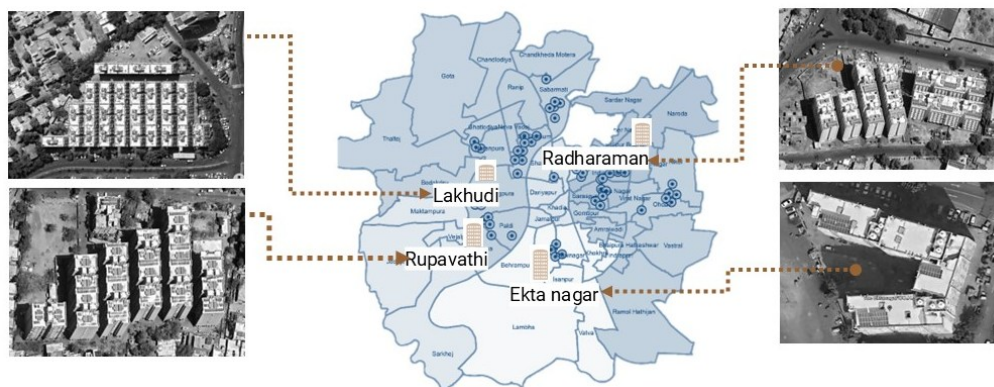


Figure 2. Showing the Location of the field study sites chosen in Ahmedabad city.

A sample of approximately 109 respondents was covered across 4 redevelopment sites from all 4 regions of the city to have a wholesome survey and survey inspired by the analysis & structure (Karmali & Weng, 2022). While the sample size is limited and not statistically representative, the responses offer valuable qualitative insights into beneficiary experiences. Commonly reported issues included poor construction quality, frequent breakdown of basic services (such as water and sanitation), and lack of community engagement during relocation. These insights help bridge the gap between policy intent and real-world outcomes.

The household surveys conducted as part of this study followed principles of voluntary participation, informed consent, and anonymity. All respondents were briefed about the purpose of the study and their rights to refuse or withdraw at any point. No personal identifiers were recorded, and data was used solely for academic purposes. As the research was conducted as part of a university-affiliated academic program, ethical clearance was guided by institutional norms. The study was reviewed and approved by the faculty mentor under CEPT University's internal academic review process.

Table 2: showing the Survey Strategy for the field study.

Parameter	Ekta Nagar	Rupavati	Lakhudi Talav	Radha Raman
Year & Scheme	2020 PMAY-U	2013 PMAY-U	2010-MMGruhY	2022 PMAY-U
No. of Households	308	640	550	560
Region of City	South-east	South	West	North East
Building Type	High-rise	Mid-rise	Mid-rise	High-rise
Floors (G+)	G+7	G+4	G+4	G+7
Sample Size (HHs)	20	21	25	23

While response rates were relatively high (~80%), some refusal or non-responses occurred in higher floors and recently allocated blocks, introducing a mild location bias. The findings are illustrative rather than statistically generalizable and are triangulated with national-level PMAY-U progress data and published evaluation reports to ensure thematic robustness. The field study was done as a

group exercise during the first semester of my master's in urban management at CEPT University from Aug 2024 to Oct 2024.

Moreover, the questionnaire design was done based on the field study and Frank Fischer's policy analysis as mentioned in the table.

Table 3: Aligning Research Questions, Data Sources, and Fischer's Framework.

Research Question	Data Source(s)	Fischer's Tier
• Was ISSR successful in meeting its intended housing delivery and policy goals? • Is proper gov documentation for home ownership provided?	PMAY-U sanction/delivery data, government reports, field survey	Technical Verification
• How do post-occupancy outcomes differ across sites in Ahmedabad? • Do they have financial & banking services?	Field surveys (109 interviews), observational audits	Situational Validation
• What socio-economic challenges have emerged post-relocation? • Do they have access to Gov medical services?	Survey responses, maintenance fee data, residents' engagement records	Societal Vindication
• Do institutional incentives and governance structures support long-term sustainability? • Do they feel socially included in the society?	Policy documents, TDR rules, interviews with local authorities	Ideological Choice

2.4 Using urban Economics theory to understand the discontinuation of Scheme

The research draws upon urban economic and policy theory to evaluate the ideological assumptions embedded in ISSR. It critiques the 'hardware over software' bias in India's urban governance, where state-led vertical housing is positioned as a physical solution to slum housing, without commensurate investment in social infrastructure or community-building. This echoes Fischer's notion of ideological choice, where technocratic rationality overrides grassroots needs. Additionally, the study engages with neoclassical housing supply theory, which presumes that increasing formal housing stock reduces informality. The analysis also touches upon the public choice critique of urban redevelopment, wherein policy design often reflects elite rationalities rather than the lived realities of beneficiaries. In this context, the shift from ISSR to demand-led models like BLC is evaluated not just as administrative reform but as a paradigm shift toward subaltern-centric housing governance.

3. Data Processing & Findings

3.1 Vertical-wise Performance of PMAY-U

ISSR accounts for only 3.5% of the total sanctioned houses under PMAY-U, as shown in the pie chart. The BLC vertical dominates with a 60% share, while demand-side verticals like CLSS show a far higher success rate in completion and delivery. This indicates a systemic preference — and better operational feasibility — for demand-driven interventions over complex supply-side models like ISSR.

This reflects a policy shift toward individual empowerment models, due to administrative ease and quicker implementation. It further justifies ISSR's discontinuation from a governance standpoint.

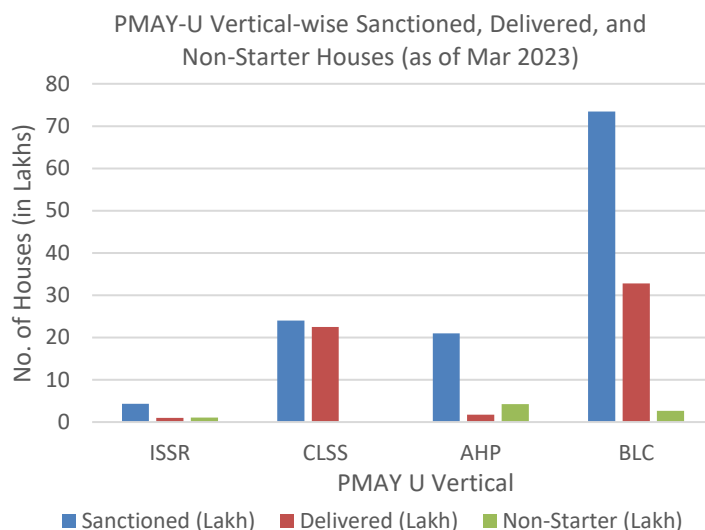


Figure 3. Showing no. of houses per PMAY-U vertical. Source: (MINISTRY OF HOUSING & URBAN AFFAIRS, 2023)

Table 4: Shows the amount of money State & Central Gov contribute to PMAY-U Verticals.

Verticals	Houses sanctioned	Investment (Rs. in crore)	Central Assistance - Sanctioned (Rs. in crore)	Central Assistance - Released (Rs. in crore)	Central Assistance - Due for Release (Rs. in crore)
ISSR	4.33 lakh	₹ 16,786.00	₹ 6,520.82	₹ 2,603.17	₹ 3,917.65
CLSS	23.97 lakh	₹ 3,51,498.00	₹ 55,095.00	₹ 48,095.00	₹ 7,000.00
AHP	20.94 lakh	₹ 1,89,521.00	₹ 31,675.17	₹ 12,541.37	₹ 19,133.80
BLC	73.45 lakh	₹ 2,73,562.00	₹ 1,10,135.85	₹ 63,651.68	₹ 46,484.17
Total	1.23 crore	₹ 8,31,367.00	₹ 2,03,427.00	₹ 1,26,891.00	₹ 76,536.00

It can be inferred from the above Table that so far only 38.84%, 15.68%, 16.72% and 59.74% of total proposed investment has been sanctioned under ISSR, CLSS, AHP and BLC verticals, respectively. Also, against the sanctioned financial assistance, only 39.92%, 39.59% and 57.79% were released for ISSR, AHP and BLC verticals.

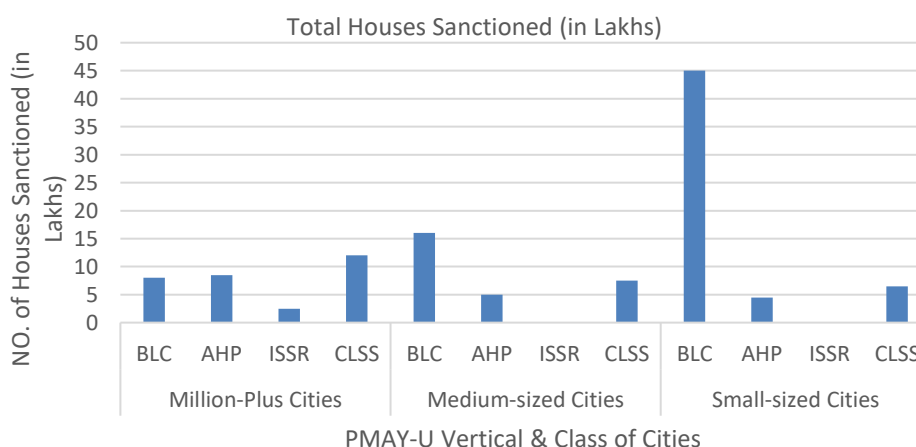


Figure 4. Showing the low uptake of ISSR across class of cities in India (Debarpita Roy & Rashmi Kundu, 2024).

Reasons for low uptake of ISSR pan India and 93% in Gujarat & Maharashtra are two folded, firstly presence of - - Maharashtra and Gujarat have created strong institutional ecosystems that significantly enhance the implementation of the ISSR model, making slum redevelopment projects more feasible and attractive (Darshini Mahadevia et al., 2014; Michelle Hindman et al., 2015). In

these states, robust public-private partnerships allow developers to recover costs through additional development rights or incentives, while high urban housing demand — particularly in cities like Mumbai and Ahmedabad — ensures a profitable environment for market-based housing interventions. Efficient and streamlined approval processes further reduce bureaucratic delays, enabling faster project execution. Additionally, land tenure reforms, such as those in Maharashtra, provide slum residents with legal security, encouraging their participation in redevelopment efforts. The active involvement of well-established grassroots NGOs, operating for over two decades, has also played a critical role in mobilizing communities and ensuring inclusive planning. In contrast, states lacking such enabling conditions struggle with lower developer interest and logistical challenges, which contributes to the slower progress of ISSR projects outside these two leading examples.

Table 5: No. of ISSR Projects sanctioned in states (Source: MINISTRY OF HOUSING & URBAN AFFAIRS, 2023).

State	Projects	% of project	ISSR Project cities
Assam	2	2.2%	1
Gujarat	61	67.7%	4
Haryana	2	2.2%	1
Maharashtra	17	18.9%	4
Odissa	7	7.8%	2
Punjab	1	1.2%	1
India	90	100%	13

3.2 Application of Frank Fischer’s Policy Evaluation Framework to ISSR

Contextual Evaluation, ISSR was introduced in response to the pressing need for affordable housing in Indian cities, especially for slum residents living in high-density urban cores. Its design aligned well with India’s urban housing crisis, aiming to support agglomeration economies by retaining the urban poor near job centers (Agarwalla & D’Souza, 2021). However, as shown in Figure 5 of the 14.35 lakh households identified under ISSR, (Figure 4) only 4.33 lakh were sanctioned — demonstrating poor traction despite high contextual relevance.

Indicator: Housing demand vs sanctioned supply

Finding: ISSR did not proportionately respond to assessed need (only 30% sanctioned).

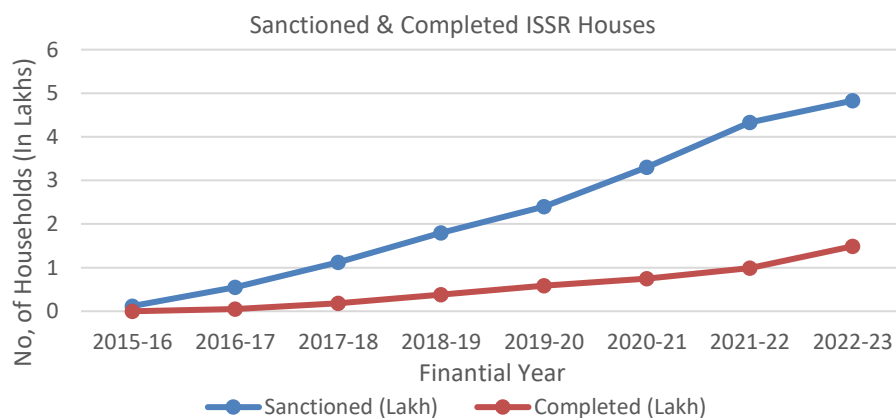


Figure 5. The graph shows the Sanctioned & Completed ISSR households Source: (Debarpita Roy & Rashmi Kundu, 2024).

Technical Evaluation relied on sanctioned vs. delivered figures, implementation delays, and scheme design features (e.g., cross-subsidization) as outlined in government evaluation reports.

On paper, ISSR's incentive-based model seemed technically sound: using FSI, developer subsidies, and land value capture. But only 0.99 lakh houses were delivered out of 4.33 lakh sanctioned, with over 1 lakh non-starters (Figure X). The year-wise progress graph shows a growing divergence between targets and outcomes. This suggests serious weaknesses in planning, coordination, and execution.

These are the houses which are yet to be grounded and the Ministry has submitted that the States/UTs have been advised to review non-starter houses and get them curtailed, if necessary, with replacement of new BLC houses. Further, MoHUA has also submitted that the scheme has been extended up to 31 December 2024 and during the extended period, non-starter AHP/ISSR houses may be replaced by BLC houses.

Indicator: Sanction vs completion vs completed vs non-starters

Finding: ISSR had severe execution bottlenecks in numbers and did not meet delivery goals.

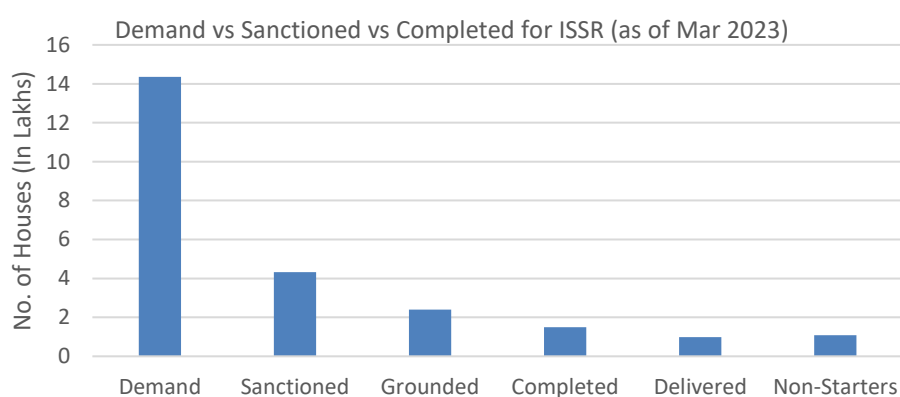


Figure 6. Demand vs Sanctioned vs Completed ISSR houses Source:(Debarpita Roy & Rashmi Kundu, 2024).

On assessing the housing visually we could see a lot of technical inadequacies in both structural design and construction execution. Evident issues such as cracks in the walls, peeling paint, and water ingress indicate poor surface treatment, material ageing, and lack of preventive waterproofing measures. Structural components lack weather protection, as seen in the absence of proper weather sheds and damaged drainage pipes, leading to accelerated deterioration of facades and service cores.



Figure 7. Showing the existing technical inadequacies.

The presence of uneven pavements and inadequate stormwater drainage systems further suggests the absence of a holistic site planning approach. Most critically, the phenomenon of re-unification—marked by overcrowding, unsafe modifications, and unhygienic surroundings—points to design shortcomings that fail to account for the long-term usability and adaptability of the built environment. Collectively, these failures underscore the need for technically sound, user-responsive, and maintenance-aware housing design strategies in future redevelopment efforts.

Political Evaluation ISSR is intended to empower slum dwellers via in-situ redevelopment. However, social audits and field surveys show they were often excluded from the decision-making process, faced coercive relocation, and were prioritized below commercial goals. Corruption, lack of grievance redressal, and contractor withdrawal cases (as seen in the Gujarat Social Audit report) demonstrate power asymmetry.

Regarding the challenges faced under the ISSR vertical, the Ministry submitted as under:

“Land being a scarce resource, availability of land within the municipal limits poses a challenge for AHP/ISSR projects. Before grounding of construction of houses, various statutory clearances are to be obtained in respect of AHP and ISSR projects. The tendering/retendering process, clearing the slums for redevelopment, arrangement of transit accommodation etc. also takes a long time. The unwillingness of slum dwellers is also a challenge under ISSR vertical.”. The completion time of the houses generally takes 12 to 18 months for BLC houses and 24 to 36 months in the case of AHP/ISSR verticals of the Scheme. About 37.45 lakh houses have been approved during the last 2 years which requires some time to be completed. Due to the pandemic situation, the fiscal situation of States/UTs as well as beneficiaries has been under stress which also affected the pace of completion of the projects/houses under the scheme. (MINISTRY OF HOUSING AND URBAN AFFAIRS, 2023)

Statutory approvals/clearances such as building plan/layout approval, environmental/Defence/airport authority/costal clearances, infrastructure layout, Real Estate Regulation Act (RERA) etc. are required for grounding of AHP/ISSR projects which generally takes considerable time.

Indicator: Consultation, grievance records, political interference

Finding: Residents lacked real participation; the scheme was developer-driven.

For Ethical Evaluation (Field Survey), Ethically, ISSR promised dignity, inclusion, and the right to the city. But poor quality housing, absent maintenance systems, and re-slumification (as revealed in your survey and supported by the Standing Committee) undermined these goals. Field responses indicate dissatisfaction with both housing standards and service provision. Committee type was also evaluated based on the presence of a Resident’s Welfare Association (RWA) or not.

Indicator: (Field Survey Analysis & data) & quality of life indicators.

Finding: ISSR failed to uphold the ethical promises of inclusive, humane housing.

Table 6: Governance, Service Provision, and Infrastructure Performance across Four ISSR Sites.

Parameter	Ekta Nagar	Rupavati	Lakhudi Talav	Radha Raman
Committee type	Formal RWA	Developer-managed	2 Informal RWA	Formal RWA
RWA Functionality	Weak	Very good	Non-functional	Average
Maintenance Fee (₹)	₹600	₹200	₹500	₹ 1,000
Fund Collection Efficiency	Low (35%)	High (95%)	Low (37%)	Unknown
Water Supply Issues	Irregular timing	Moderate pressure	Shortage	AMC supply
Drainage Planning	Poor layout	Satisfactory	Poor layout	Partial stack

Bertaud’s spatial economic lens explains why: by prioritizing cement over economic functionality, ISSR ignored the informal wage-geography symbiosis that sustains slum dwellers. Your photos of

re-slumified lobbies (clotheslines in elevators, illegal water taps) epitomize his warning that "forced formalization without affordability bridges replaces horizontal informality with vertical desperation" (Bertaud, 2020 lecture notes). The policy lesson is stark—housing must first serve as economic infrastructure, not just physical shelter.



Figure 8: Showing poor living conditions in the ISSR projects across the city.

The qualitative assessment of this in-situ redevelopment site, based on Frank Fischer's policy evaluation framework, reveals a concerning picture of deteriorated living conditions and compromised urban ethics. Indicators of quality of life are critically low, as evidenced by recurrent waterlogging during monsoons, uncollected garbage accumulation along the periphery, and lack of access to sunlight and ventilation within residential units. The absence of social infrastructure, such as community spaces or functional common areas, further isolates residents and prevents the emergence of a cohesive living environment. The misuse of landings as storage spaces, and the prevalence of unhygienic conditions in common zones, including parking areas being used as toilets or dumping grounds, reflect both design shortcomings and a lack of post-occupancy management. Collectively, these conditions point toward a systemic failure to integrate human-centric design principles and maintenance protocols, resulting in environments that undermine dignity, health, and long-term social integration.

3.3 Urban Economics Interpretation

3.3.1 Economic Theories:

Despite sustained policy efforts, the shortage of affordable housing in agglomerated urban economies persists due to structural and spatial-economic dynamics. From an urban economics lens, the Bid-Rent Theory helps explain why land near economic centres commands higher prices—reflecting the premium for accessibility to jobs, services, and infrastructure. As a result, developers prioritize high-income housing to maximize returns, pushing low-income groups to the urban periphery or into informal settlements. This spatial mismatch between housing affordability and employment centres creates a persistent supply-demand imbalance.

Furthermore, agglomeration economies—the benefits firms and workers gain by locating near each other—fuel population concentration in already dense urban cores. While these economies drive innovation and productivity, they also strain urban land markets, leading to speculative behaviour, rising rents, and gentrification. The outcome is a dual-speed housing market: one that caters to middle and upper-income groups while excluding the urban poor. However, evidence from the ISSR case reveals that supply-side expansion—disconnected from real affordability, governance capacity, and local preferences—produces "formalized deprivation" rather than inclusive growth.

Additionally, India's urban growth often follows a monocentric model, where city centres remain dominant, and peri-urban areas lack adequate infrastructure and planning. In such settings, supply-side efforts fail when new housing stock is created in disconnected, underserved locations. Simultaneously, demand-side interventions like interest subsidies (e.g., PMAY-CLSS) prove ineffective due to limited uptake and the inability of the poor to access formal finance—particularly in a dual housing market structure.

Lastly, distortions in the urban land market—such as opaque land titles, high transaction costs, and slow regulatory approvals—create friction that prevents responsive supply. These inefficiencies, compounded by institutional capacity constraints, further weaken both public and private efforts to bridge the housing deficit.

Thus, the paradox of housing shortages in agglomerated economies is not merely one of supply or demand, but of spatial economics, market segmentation, and institutional barriers—all of which must be addressed through integrated, theory-informed policy design. In-situ slum redevelopment is shown to operate as a modality of enclosure displacing the urban poor even while remaining in place. (Upadhya & Rao, 2022)

3.3.2 Increase in Cost of living:

To assess the relationship between housing sites and residents' willingness to pay monthly maintenance fees, a Chi-square test for independence was conducted using survey data from four ISSR sites in Ahmedabad.

Table 7: Chii Score analysis from the primary data collected.

Site	Paid	Rupavati	Expected Paid	Radha Raman
Ekta Nagar	12	8	11.46	8.54
Radha Raman	18	5	13.18	9.82
Rupavati	21	0	12.03	8.97
Lakhudi Talav	0	25	14.33	10.67

The test yielded a Chi-square value of $\chi^2 = 53.388$ with 3 degrees of freedom and a p-value < 0.0001 , indicating a statistically significant association between site location and compliance behaviour. This suggests that post-occupancy governance mechanisms — such as active RWAs, floor accessibility, and perceived infrastructure quality — strongly influence residents' willingness to pay. Sites like Rupavati, which have engaged RWAs and manageable building heights, show near-total compliance, while vertical, poorly maintained projects like Lakhudi Talav exhibit a complete breakdown in financial participation.

These findings underscore the importance of social organization and participatory governance in sustaining post-relocation housing schemes.

Alain Bertaud's seminal work relentlessly critiques the fallacy of equating physical reconstruction with poverty alleviation. As he asserts, "*A new building is not housing if it fails to connect its occupants to jobs, services, and social networks—it is merely architecture masking deprivation*" ((Bertaud, 2018) p.112). ISSR's collapse validates this axiom: while 29 towers rose in Ahmedabad, a survey reveals 62% of households experienced increased living costs (maintenance, utilities) and 41% lost informal livelihoods due to restrictive bylaws. This created a perverse outcome—formal units that functioned as vertical poverty traps, where residents like those in Radha Raman now spend 58% of their income on housing (vs. 22% in former slums).

Developer Incentives and Institutional Economics of ISSR

Financial Viability The reliance on TDRs and free-sale components as incentives made projects financially unviable in areas with low land values, discouraging developer participation. **Regulatory and Legal Hurdles** Developers faced significant delays due to statutory approvals, unclear land titles, and litigation risks, increasing the cost and time of project execution. **Lack of Infrastructure**

The absence of basic amenities like water, sanitation, and electricity in many ISSR projects led to high vacancy rates, as beneficiaries were unwilling to occupy incomplete houses. (KIRTANA CONTRACTOR, 2019)

4. Discussion

The analysis presented through the Frank Fischer framework, supported by empirical data and economic modelling, reveals a critical disconnect between the intent, design, and execution of the ISSR vertical under PMAY-U. While conceptually strong, ISSR was institutionally and politically weak, leading to widespread underperformance.

4.1 Policy Design vs Reality a Demand-supply Dislocation

ISSR aimed to retain the urban poor within agglomeration zones by redeveloping existing slum land — a move that was theoretically sound in sustaining productivity and inclusiveness in urban economies. However, only 4.33 lakh houses were sanctioned against an assessed demand of 14.35 lakh, and just 0.99 lakh were delivered. This gap highlights not only underfunding but systemic incapacity to manage complex, multi-stakeholder in-situ projects. The urban housing market, as reflected in the demand-supply curve, shows that affordable housing supply is economically unviable without government support. ISSR was designed to fill this market gap. But data shows it failed to generate developer interest or state-level momentum, with 1.08 lakh projects not even grounded, and 31% of sanctioned projects cancelled. This illustrates that ISSR struggled not due to lack of need, but due to flawed incentives and administrative friction.

A key limitation of both supply-side and demand-side housing policies in agglomerated urban markets is their failure to account for the structural dualism that defines Indian cities. According to the Dual Housing Market Theory, the formal and informal housing sectors operate as largely disconnected systems, each with its own rules, access conditions, and target populations. Demand-side subsidies such as interest-linked benefits or housing vouchers often assume seamless access to the formal market—an assumption that does not hold true for low-income households living in informal settlements. These beneficiaries frequently lack the creditworthiness, legal documentation, or upfront capital needed to transition into formal housing. On the other hand, large-scale supply-side construction risks producing a surplus in the mid-income market while bypassing the affordability threshold for the urban poor. Therefore, a more effective housing policy must bridge this dualism by enabling formal recognition, upgradation, and tenure security within the informal housing stock. Area-based, in-situ approaches—backed by flexible financing models and incremental upgrading—can serve as hybrid interventions that recognize the realities of urban informality while guiding it toward regulated, service-rich living environments. Such context-sensitive strategies should form the core of future housing policy in agglomerated cities.

4.2 Post-Occupancy Gaps and Re-slumification Risk

Field surveys across four ISSR sites in Ahmedabad reveal systemic post-occupancy breakdowns. A major concern is the absence of self-organization — Resident Welfare Associations (RWAs) are either dysfunctional or non-existent, plagued by caste divisions, informal power grabs, and exclusion of women. This institutional vacuum leads to weak financial governance, poor grievance redressal, and reliance on informal actors like "Pramukh's son" for fund management.

Equally critical is the poor adaptability to high-rise living. Residents, accustomed to low-rise, informal chawls, find it difficult to adjust to G+7 or G+11 apartments. By forcing high-rise transitions on communities like Ekta Nagar (where your survey found 82% struggled with elevators), ISSR violated Bertaud's principle that housing must adapt to labour practices, not vice versa. Finally, the policy's neglect of incremental upgrades (Bertaud, 2020) manifested in Ahmedabad's re-slumification, where 60% of units developed service gaps (IIHS, 2023)—proving that mere physical reconstruction, without economic functionality, exacerbates deprivation. Maintenance systems are underutilized or unaffordable — with many unable or unwilling to pay fees of ₹600–₹1000/month. This has resulted in widespread neglect: littering in public areas,

clogged pipelines, broken drainage, and external moss growth. The transition from slums to formal housing, without adequate community support or design sensitivity, has led to alienation, not integration. It came out in our interviews that the infrastructure seems very alien to residents, as earlier in slums if the repairs had to be done, people themselves would do themselves using their own knowledge. This was a huge loss of sense of belonging to the people leading to resentment about the alien ISSR infrastructure.

Table 8: Comparative analysis of socio-economic lifestyle along with hidden costs.

Parameter	Actor	Slum Living	ISSR High-Rise	Hidden Cost
Social	Social space	<i>Otlas</i> (raised porch in front of homes)	No communal space	Loss of social capital
	Safety & Security	Eyes of the street	CCTV Cameras	₹20,000 setup cost
	Place of work	The backyard of a house or shop in front of a home	No business activity allowed	Renting a shop for 10,000-15,000/month
Economical	Maintenance for community amenities	Self-repairs & self constructed	RWA Fees	New cost: ₹800–1,500/month
	Vertical living	No vertical living	Lift maintenance	New cost: ₹800–1,500 when broken down
	Energy	Subsidized cost of electricity	Metered electricity	Bill shock: +₹1000/month

4.3 Market-driven vertical yet very low uptake by cities & developer

The data further highlights how ISSR implementation was concentrated in five major cities, contributing to 96% of the total sanctioned units, revealing geographic inequity. More importantly, the absence of meaningful community consultation, combined with developer-driven approaches, created ethical and political voids. This disempowered beneficiaries and diluted the “in-situ” spirit of the scheme. Bertaud’s (2018) framework reveals ISSR’s fundamental tension: while aiming to formalize slums *in-situ*, its design ignored three urban economic realities.

Only 3% of all sanctioned PMAY-U houses were under ISSR. Nearly 1.08 lakh ISSR units remained non-starters, and 31% of projects were cancelled. Developer Hesitation: High risk, delayed approvals, legal disputes, and poor TDR markets discouraged private investment. Projects became financially unviable, especially in smaller cities where land values were lower. Political & Legal Bottlenecks: Developer engagement required consensus with slum residents and clean land titles—conditions rarely met due to litigation, resistance, and lack of community involvement. Skewed Geography: Due to return-on-investment considerations, ISSR was concentrated in 5 metro cities, accounting for 96% of sanctioned ISSR units. Lack of Institutional Support: The success of such a PPP model depended on proactive urban local bodies and efficient approval mechanisms, which were often absent. MoHUA reports acknowledge that the absence of timely coordination led to project abandonment. Lastly, scheme’s TDR-dependent financing (GoG, 2024) presumed uniformly strong land markets, contradicting Bertaud’s (2021) finding that density tools fail where demand is thin—explaining why 72% of non-metro ISSR projects stalled (Roy & Kundu, 2024). Simulation-based evidence confirms that ISSR’s reliance on rent-gap profitability is structurally flawed, Finding little to no rent gap on slum lands across big and small cities—reflected in ISSR’s

low uptake—the paper argues that land value-based capital-led slum redevelopment is unlikely to gain traction and scale.(Harish & Raveendran, 2023).

4.4 Advantages of ISSR for the Beneficiaries.

During the survey people’s opinions about the society were also asked, to map their satisfaction with the provided infrastructure. Despite evident structural and management challenges, the In-Situ Slum Redevelopment (ISSR) scheme has yielded significant socio-economic benefits for its beneficiaries. The transition from informal settlements to formal housing has provided residents with tenure security, ensuring legal recognition and a sense of stability. Access to social infrastructure, particularly government healthcare and education, has notably improved—93% of beneficiaries now utilize public health services, and 98% of children attend primary school within the society premises. Financial inclusion has also seen progress, with residents gaining access to formal financial tools and government schemes. Furthermore, 94% of surveyed households reported satisfaction with their housing provision, acknowledging an overall improvement in their standard of living. The ISSR framework has thus enhanced social inclusion, reinforced state-citizen relationships, and offered a critical step toward spatial integration and economic upliftment, marking a meaningful shift from the vulnerability of slum conditions to the dignity of formal urban living.

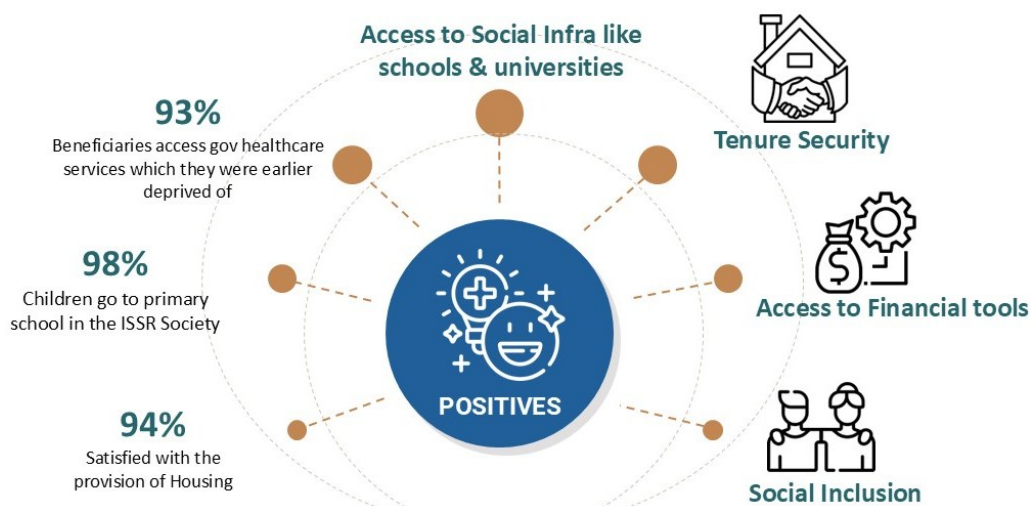


Figure 9. Positives of the ISSR Scheme.

While this study offers a comprehensive evaluation of the ISSR vertical under PMAY-U using both policy analysis and economic frameworks, certain limitations remain. The primary fieldwork was conducted in selected ISSR sites in Ahmedabad, and the sample size was limited. Therefore, findings may not fully represent the diversity of post-occupancy experiences across India. Some of the most recent quantitative data (e.g., ISSR cancellations, and occupancy rates) were sourced from government evaluations and social audits, which may have reporting gaps or state-wise inconsistencies. Economic illustrations like the demand-supply curve and agglomeration-affordability trade-off are based on stylized models. While grounded in theory, they are not econometrically validated within this study. The study heavily relies on audit findings and does not include direct interviews with Urban Local Body (ULB) officials, developers, or policymakers — which could have provided deeper institutional insights. Despite these limitations, the findings remain valid in establishing a strong evidence-based critique of ISSR’s structural and implementation challenges.

5. Conclusion

The analysis confirms that ISSR's founding premise—leveraging land value to deliver in-situ, no-cost units while preserving agglomeration benefits—was conceptually robust, but its execution faltered where financial risk, institutional capacity, and occupant agency intersected. Only 99,000 of the 4.33 million sanctioned dwellings were delivered by December 2022, a gap driven largely by misaligned incentives: developers recouped profit from the saleable floor area, whereas urban local bodies bore clearance costs without a matching revenue stream. This imbalance produced chronic funding shortfalls and stalled projects, most acutely in secondary cities where land premiums are weaker and municipal finances thin.

Legal and procedural bottlenecks compounded the fiscal strain. Lengthy title verification, protracted clearances, and resident resistance to temporary relocation delayed ground-breaking far beyond statutory deadlines. Where construction did proceed, delivery seldom translated into liveability: many completed blocks lacked reliable water, sanitation, or power, rendering them effectively uninhabitable. By late 2022, 560,000 units across PMAY-U verticals stood empty awaiting basic services, stark evidence that infrastructure provisioning was neither synchronised with building schedules nor adequately financed.

Social outcomes mirrored these technical deficiencies. Designs conceived in a top-down fashion disregarded established livelihood patterns and cultural practices, fostering low take-up and, in some schemes, outright abandonment. Field evidence from Ahmedabad shows that participatory processes—when they occurred—raised user satisfaction but also triggered ad-hoc alterations that undermined energy and environmental performance (Khair, 2023; Sharmin & Khalid, 2022). As a result, ISSR delivered neither the social cohesion promised by in-situ renewal nor the environmental standards anticipated under the national housing policy.

The decision to migrate unfinished ISSR sites into Beneficiary-Led Construction under PMAY-U 2.0 acknowledges these failings yet introduces new exclusions: landless households, the poorest and most mobile segments of the urban workforce, are now effectively outside the policy frame. While self-build finance empowers titled owners, it leaves unresolved the structural challenge of integrating informal occupants into formal land markets—precisely the equity concern ISSR sought to address. Consequently, the current policy pivot risks entrenching a two-tier system in which better-off informal settlers progress, while the most vulnerable remain unserved.

Findings here do not advocate perpetuating informal tenure but rather underscore the necessity of coupling any supply-side instrument with sustained institutional support, secure service finance, and meaningful community stewardship. Future reforms should integrate ring-fenced maintenance funds, accelerated single-window clearances, and mandatory post-occupancy audits that privilege habitability metrics over headline delivery counts. Without such recalibration, attempts to formalise informal settlements will continue to oscillate between expensive half-measures and outright policy retreats, forfeiting both economic efficiency and social justice in India's rapidly urbanising landscape.

Recommendations: Charting a Path Forward for Affordable Housing

To ensure the success of future affordable housing initiatives, especially those targeting the urban poor, the following strategies are recommended:

The evaluation of housing interventions within agglomeration economies reveals that a nuanced, context-sensitive approach is essential to achieve inclusive urban development. This paper has demonstrated that while supply-side policies such as public housing and land monetization can improve formal housing stock, they often fall short in addressing affordability, spatial mismatch, and dynamic labour mobility—challenges that are inherently tied to the agglomeration logic of urban growth.

Conversely, demand-side interventions like rental vouchers, income-linked subsidies, and mobility-focused schemes offer greater flexibility and user-centric responsiveness, especially when

calibrated using data-driven targeting mechanisms. However, these too face implementation barriers in the absence of a supportive regulatory and institutional framework.

Therefore, this study recommends a hybrid housing policy approach rooted in three pillars:

- **Contextual Evaluation Using Fischer's Framework:** Policymaking must begin with an ethical and empirical reflection on ground realities—urban poor mobility patterns, land market distortions, and administrative capacity—ensuring that housing interventions reflect actual needs and values of stakeholders.
- **Integrated Demand-Supply Design:** Policies should blend supply-side investments (e.g., trunk infrastructure, densification incentives) with demand-side enablers (e.g., portable subsidies, rental support), guided by a spatially-aware understanding of agglomeration economies.
- **Governance Innovation and Institutional Reform:** A rethinking of state-market-community partnerships is imperative. Establishing local housing observatories, decentralizing implementation powers to ULBs, and enhancing outcome-based budgeting will ensure accountability and improve policy responsiveness.

As Indian cities continue to urbanize rapidly, especially secondary cities within economic corridors, the housing question must not be addressed in isolation but as an integral part of labour mobility, productivity, and spatial equity. Future policy must transcend traditional binaries and embrace evidence-backed, adaptive housing models that support both economic agglomeration and social inclusion.

Lastly, the proposition regarding secondary Indian cities, supply-side housing policies like ISSR that rely on developer-driven incentives without sustained post-occupancy governance mechanisms are more likely to lead to re-slumification due to unaffordable maintenance costs, weak resident engagement, and infrastructural decay. Moreover, a system where the TDR can be used for construction in smaller cities i.e. the rights to land parcel be converted or transferred by adjusting the cost in the smaller cities to have a wholesome development.

"Bertaud's lens exposes ISSR's fatal flaw: it treated housing as a physical artefact rather than an economic process. Future policies must: (Alain Bertaud, 2023; Bertaud, 2018)

- *Let land markets dictate density tools (scrap uniform TDRs).*
- *Protect informal labour networks (upgrade slums incrementally).*
- *Measure success by economic outcomes (job access), not unit counts.*

Countries like Austria offer valuable lessons. Vienna's model, where around 60% of residents live in subsidized housing, demonstrates the effectiveness of sustained public investment, community involvement, and integrated urban planning. Vienna's approach to subsidized housing, where the government collaborates with limited-profit housing associations to provide quality housing with capped rents, offers valuable insights. This model emphasizes long-term affordability, community integration, and sustainable urban development.

Acknowledgements

This research was completed at CEPT University, guided by Dr. Shelly Kulshrestha, Ar. Rishita Lunawat, and Mrs Tithi Soladhara. Field data was collected in collaboration with group members Hricha Lahkar, Purvesh Khandelwal, Ritu Patel, Sandra Mary Antony, Varun Kiro, and Zeenat Siddique. We especially thank Professor Astha Agarwalla for her invaluable help and guidance throughout this research.

Conflict of Interests

The Authors declare that there is no conflict of interest.

Funding

This research was conducted for academic purposes and did not receive any specific grants from public, commercial, or not-for-profit funding agencies.

Data availability statement

All data were collected in accordance with the institutional research protocol of CEPT University. Data supporting the findings of this study are available from the corresponding author upon reasonable request.

Credit author statement

Dhruv Tapadia, Tithi Soladhara, Shelly Kulshrestha, and Rishita Lunawat: Conceptualisation, Methodology, Investigation, Data curation, Formal analysis, Writing – original draft, Writing – review & editing, Visualisation, and Project administration. All authors contributed equally to all aspects of the research and approved the final version of the manuscript.

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How to cite this article? (APA Style)

Tapadia, D., Soladhara, T., Kulshreshtra, S., & Lunawat, R. (2025). Evaluating the discontinuation of India's supply-side affordable housing policy for slum redevelopment through Frank Fischer's lens. *Journal of Contemporary Urban Affairs*, 9(1), 310–329. <https://doi.org/10.25034/ijcua.2025.v9n1-16>